

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

SCURA, WIGFIELD, HEYER,
STEVENS & CAMMAROTA, LLP
1599 Hamburg Turnpike
Wayne, NJ 07470
David L. Stevens, Esq.
973-554-9801
Fax : 973-696-8571
Email: dstevens@scura.com
Counsel for Debtor

In Re:

George Morales, Jr.,

Debtor

Case No.: 24-16570

Chapter: 13

Adv. No.: _____

Hearing Date: 10/17/2024 10:00AM

Judge: VFP

CERTIFICATION OF SERVICE

1. I, Silvia Pereyra :

☐ represent _____ in the this matter.

☒ am the secretary/paralegal for SWHS&C, LLP, who represents
Debtor in the this matter.

☐ am the _____ in the this case and am representing myself.

2. On October 9, 2024, I sent a copy of the following pleadings and/or documents
to the parties listed in the chart below.

Order to Shorten Time (Dkt.43); Motion to Sell 34 Boonstra Drive, Wayne, NJ 07470, Brief,
Certification of Debtor, Exhibit A - Property CMA, Exhibit B - Contract of Sale, Certification
of Real Estate Broker and Proposed Order (Dkt.39)

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: October 9, 2024

/s/ Silvia Pereyra
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
<p>Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550 Email: magecf@magtrustee.com</p>	<p>Ch. 13 Trustee</p>	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>George Morales Jr. 34 Boonstra Drive Wayne, NJ 07470</p>	<p>Debtor</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Bridgecrest Attn: President/CEO/Officer of the Institution 7300 E Hampton Ave Suite 101 Mesa, Arizona 85209 Email: rm-bknotices@bridgecrest.com</p>	<p>Secured Creditor</p>	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight</u> _____ (as authorized by the court *)</p>
<p>Lavin, O'Neil, Ricci, Cedrone & DiSipio Attn: Regina Cohen, Esq. 1300 Route 73, Suite 307 Mount Laurel, NJ 08054</p>	<p>Counsel for Creditor Bridgecrest/Notice of Appearance</p>	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight</u> _____ (as authorized by the court *)</p>

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Flagstar Bank (Lakeview) Attn: President/CEO/Officer of the Institution 5151 Corporate Drive, Troy, MI 48098	Secured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight</u> (as authorized by the court *)
KML Law Group, PC Attn: Denise E. Carlon, Esq. 701 Market Street Suite 5000 Philadelphia, PA 19106	Counsel for Secured Creditor/Notice of Appearance	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight</u> (as authorized by the court *)
State of New Jersey, Division of Taxation Compliance and Enforcement - Bankruptcy Unit 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695 Email: NJTax.BNCnoticeonly@treas.nj.gov	Secured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight</u> (as authorized by the court *)
Office of the Attorney General New Jersey Attorney General Office Division of Law Richard J. Hughes Justice Complex 25 Market Street, P.O. Box 112 Trenton, NJ 08625-0112	Counsel for Creditor State of New Jersey, Division of Taxation	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight</u> (as authorized by the court *)

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U.S. Department of Housing and Urban Development 451 Seventh Street SW, Washington, DC 20410 Email: OGCRegionIIBankruptcy@hud.gov	Secured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight</u> (as authorized by the court *)
United States Attorney United States Attorney Peter Rodino Federal Building 970 Broad Street, Suite 700 Newark, New Jersey 07102	Counsel for Secured Creditor U.S. Department of Housing and Urban Development	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight</u> (as authorized by the court *)
United States Attorney General Attorney General United States Department of Justice Ben Franklin Station P.O. Box 683 Washington, DC 20044	Counsel for Secured Creditor U.S. Department of Housing and Urban Development	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight</u> (as authorized by the court *)
Wells Fargo Auto Attn: President/CEO/Officer of the Institution 420 Montgomery Street San Francisco, CA 94104 Email: ais.wellsfargo.ebn@aisinfo.com	Secured Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other _____ (as authorized by the court *)

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Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
<p>Susan Long, Esq. Genova Burns LLC 494 Broad Street Newark, NJ 07102 Email: slong@genovaburns.com</p>	<p>Counsel for Veronica Morales/Notice of Appearance</p>	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight</u> (as authorized by the court *)</p>
<p>Jonathan D. Sherman, Esq. Ansell Grimm & Aaron, PC 365 Rifle Camp Rd Woodland Park, New Jersey 07424 Email: jsherman@ansell.law</p>	<p>Real Estate Attorney</p>	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Giovanna Meli Coldwell Banker Realty 1410 Valley Road Wayne, NJ 07470 Email: sellitwithgigi.com</p>	<p>Real Estate Broker</p>	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Lyndia Louissaint-Broadly 854A Kennedy Blvd. Bayonne, NJ 07002</p>	<p>Prospective Purchaser</p>	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input checked="" type="checkbox"/> Other <u>Overnight</u> (as authorized by the court *)</p>

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Xiomara Morales 3600 Bailey Avenue Apt. 2F, Bronx, NY 10463	Creditor /Domestic Support Obligation	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
NYS Dept. Taxation & Finance Bankruptcy/ Special Procedures Section P.O. Box 5300, Albany, NY 12205 Email: nys.dtf.bncnotice@tax.ny.gov	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other <u>Overnight</u> _____ (as authorized by the court *)
Internal Revenue Service P.O. Box 7346, Philadelphia, PA 19101 Email: sbse.cio.bnc.mail@irs.gov	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Affirm Inc 650 California Street Floor 12, San Francisco, CA 94108 Email: AffirmBKNotifications@resurgent.co m	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

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Apple Card/ Goldman Sachs Bank USA Lockbox 6112 Po Box 7247, Philadelphia, PA 19170 Email: GSBankElectronicBankruptcyNotice @gs.com	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Artistic Jewelers Inc. 305 Northwest Drive, Farmingdale, NY 11735	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Barclays Bank Delaware 1007 N Orange St, Wilmington, DE 19801 Email: BarclaysBankDelaware@tsico.com	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Capital One Bank Po Box 85064, Glen Allen, VA 23058 Email: AIS.cocard.ebn@aisinfo.com	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

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<p>Citibank North America Attn: President/CEO/Officer of the Institution 50 NW Point Blvd., Elk Grove Village, IL 60007 Email: Citi.BNC.Correspondence@citi.com</p>	<p>Creditor</p>	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Discover Financial Services Attn: President/CEO/Officer of the Institution Po Box 15316, Wilmington, DE 19850 Email: mrdiscen@discover.com</p>	<p>Creditor</p>	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Goldman Sachs And Co. Attn: President/CEO/Registered Agent Po Box 70321, Philadelphia, PA 19176 Email: GSBankElectronicBankruptcyNotice@gs.com</p>	<p>Creditor</p>	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Jefferson Capital SystAttn: President/CEO/Registered Agent 16 Mcleland Rd, Saint Cloud, MN 56303 Email: JCAP_BNC_Notices@jcap.com</p>	<p>Creditor</p>	<p><input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>

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Lvnv Funding Llc Attn: President/CEO/Registered Agent Po Box 10497, Greenville, SC 29603 Email: resurgentbknofications@resurgent.com	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Macy's Credit Card Services 9111 Duke Blvd., Mason, OH 45040	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Net Credit 175 W Jackson Blvd Suite 1000, Chicago, IL 60604 Email: netcreditbnc@enova.com	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
New York State Thruway Authority 200 Southern Blvd, Albany, NY 12209 Linebarger Goggan Blair & Sampson, LLP P.O. Box 659443 San Antonio, TX 78265 Email: sacc1-docs@lgbs.com	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

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OneMain Financial Group, LLC 700 Plaza Drive Suite 211, Secaucus, NJ 07094	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
TD Bank/ Target Card Attn: President/CEO/Officer of the Institution Po Box 673, Minneapolis, MN 55440 Email: bncmail@w-legal.com	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
TD Retail Card Services/ Nordictrack Fin Attn: President/CEO/Officer of the Institution 1000 Macarthur Blvd., Mahwah, NJ 07430 Email: bankruptcy@td.com	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Tolls by Mail Payment Processing Center P.O. Box 15183, Albany, NY 12212	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

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Upgrade Attn: President/CEO/Registered Agent 275 Battery Street, 23rd Floor, San Francisco, CA 94111 Email: bknotice@upgrade.com	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Upstart Attn: President/CEO/Registered Agent 2950 S Delaware Street, San Mateo, CA 94403 Email: LCI@upstart.com	Creditor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Wells Fargo Card Services Attn: President/CEO/Officer of the Institution Po Box 3696, Portland, OR 97208	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

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